

In re:

Ida F. Spruill

Debtor

Case No. 25-10117-pmm

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Jan 22, 2025

Form ID: 309I

Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2025:**Recip ID****Recipient Name and Address**

db	+ Ida F. Spruill, 1114 W. Nevada Street, Philadelphia, PA 19133-1027
14967347	CCO Mortgage Corp., Attn: Bankruptcy, 1 Citizens Plz, Providence, RI 02903-1344
14967350	Citizens Bank, Attn: Bankruptcy One Citizens Dr, Providence, RI 02903
14967360	Law Office of Gregory Javardian, LLC, Attn: Bankruptcy, 1310 Industrial Blvd Ste 101, Southampton, PA 18966-4030
14967365	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14967370	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID**Notice Type: Email Address****Date/Time****Recipient Name and Address**

aty	Email/Text: help@cibiklaw.com	Jan 23 2025 00:35:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	Jan 23 2025 00:35:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 190 N. Independence Mall West, Suite 701, Philadelphia, PA 19106-1554
smg	Email/Text: megan.harper@phila.gov	Jan 23 2025 00:35:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jan 23 2025 05:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 23 2025 00:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jan 23 2025 00:35:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14967343	+ EDI: GMACFS.COM	Jan 23 2025 05:25:00	Ally Financial, Attn: Bankruptcy, PO Box 380906, Bloomington, MN 55438-0906
14967344	EDI: GMACFS.COM	Jan 23 2025 05:25:00	Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416
14967345	+ Email/Text: jvalencia@amhfcu.org	Jan 23 2025 00:35:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Rd, Philadelphia, PA 19115-1699
14967351	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 23 2025 00:35:00	Citizens Bank NA, Attn: Bankruptcy 1 Citizens Plaza, Riverside, RI 02915
14967352	Email/Text: megan.harper@phila.gov	Jan 23 2025 00:35:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14967346	EDI: CAPONEAUTO.COM		

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Jan 22, 2025

Form ID: 309I

Total Noticed: 38

14967348	+ Email/Text: bankruptcycollections@citadelbanking.com	Jan 23 2025 05:25:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
14967349	EDI: CITICORP	Jan 23 2025 00:36:00	Citadel FCU, Attn: Bankruptcy 520 Eagleview Blvd, Exton, PA 19341-1119
14969156	^ MEBN	Jan 23 2025 05:25:00	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
14967353	Email/Text: bankruptcy@philapark.org	Jan 23 2025 00:20:57	Citizens Bank, N.A. s/b/m to Citizens Bank, of Pennsylvania, 10561 Telegraph Road, Glen Allen, VA 23059-4577
14967355	+ EDI: WFNNB.COM	Jan 23 2025 00:36:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14967354	+ EDI: WFNNB.COM	Jan 23 2025 05:25:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14967356	+ EDI: CCS.COM	Jan 23 2025 05:25:00	Comenitybank/trwrds, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14967361	EDI: CITICORP	Jan 23 2025 05:25:00	Credit Coll, Attn: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2679
14967357	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Jan 23 2025 00:36:00	Macy's/DSNB, Attn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
14967358	EDI: LCIICSYSTEM	Jan 23 2025 05:25:00	Hyundai Motor Finance, Attn: Bankruptcy, PO Box 20829, Fountain Valley, CA 92728-0829
14967359	EDI: IRS.COM	Jan 23 2025 05:25:00	IC Systems, Inc, Attn: Bankruptcy, PO Box 64378, St. Paul, MN 55164-0378
14967362	Email/Text: fesbank@attorneygeneral.gov	Jan 23 2025 00:35:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14967363	EDI: PENNDEPTREV	Jan 23 2025 05:25:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14967363	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 23 2025 00:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14967364	^ MEBN	Jan 23 2025 00:21:10	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14967366	Email/Text: bankruptcy@philapark.org	Jan 23 2025 00:36:00	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14967367	EDI: SYNC	Jan 23 2025 05:25:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14967368	EDI: SYNC	Jan 23 2025 05:25:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14969319	+ EDI: AIS.COM	Jan 23 2025 05:25:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14967369	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 23 2025 00:35:00	T Mobile/T-Mobile USA Inc, by AIS Infosource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14967371	+ Email/Text: megan.harper@phila.gov	Jan 23 2025 00:35:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14967372	+ EDI: WFFC2	Jan 23 2025 05:25:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1663
			Wells Fargo, Default Document Processing, PO

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Jan 22, 2025

Form ID: 309I

Total Noticed: 38

Box 1629, Minneapolis, MN 55440-1629

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2025 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARY F. KENNEDY	on behalf of Creditor Citizens Bank N.A. s/b/m to Citizens Bank of Pennsylvania mary@javardianlaw.com, tami@javardianlaw.com;angie.harrigan@javardianlaw.com
MICHAEL A. CIBIK	on behalf of Debtor Ida F. Spruill help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH. ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1:	Ida F. Spruill			Social Security number or ITIN: xxx-xx-7483
	First Name	Middle Name	Last Name	EIN: _____
Debtor 2: (Spouse, if filing)				Social Security number or ITIN: _____
	First Name	Middle Name	Last Name	EIN: _____
United States Bankruptcy Court:	Eastern District of Pennsylvania			Date case filed for chapter: 13 1/10/25
Case number:	25-10117-pmm			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ida F. Spruill	
2. All other names used in the last 8 years		
3. Address	1114 W. Nevada Street Philadelphia, PA 19133	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 190 N. Independence Mall West Suite 701 Philadelphia, PA 19106	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 1/22/25

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 21, 2025 at 11:45 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562 For additional meeting info, go to https://www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 4/22/25 Filing deadline: 3/21/25 Filing deadline: 7/9/25
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$874.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 3/18/25 at 1:00 PM , Location: Zoom. For Zoom link, see the current, Hearing Calendar for the Judge on the, Court website	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	